

Prepared By & Return To:
The Lowrance Law Firm
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Clark Tower
Memphis, TN 38137
(901) 761-1212

P BK 91 PG 358

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that DENISE C. HAKIMI, the undersigned, a resident of Desoto County, Mississippi, do hereby make, constitute and appoint, MANOOCHER HAKIMI, a resident of DeSoto County, Mississippi, my true and lawful attorney-in-fact for me and in my name, place and stead, and on my behalf, and for my use and benefit, to execute any documents in regard to the refinance of the real property located at 3861 BONNER DRIVE, OLIVE BRANCH, MS 38654 and described in Exhibit A attached and secured by a conventional loan with Union Planters Bank, N.A. in the approximate amount of \$150,000.00.

The rights, powers, and authority of said attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date of execution of this Specific Power of Attorney, and such rights, powers and authority shall remain in full force and effect thereafter until December 31, 2001 or until I give notice in writing that such power is terminated. In the event that I become physically or mentally disabled, such physical or mental disability shall not revoke this Specific Power of Attorney, which shall remain in full force until terminated.

Dated this 20th day of September, 2001.

Denise C. Hakimi
DENISE C. HAKIMI

STATE OF TENNESSEE

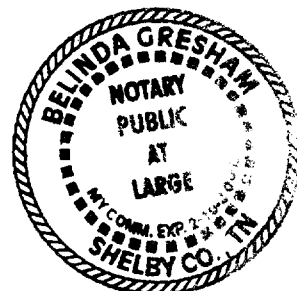
COUNTY OF SHELBY

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared DENISE C. HAKIMI to me known to be the person described in and who executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

WITNESS my hand and Notarial Seal at office this 20th day of September, 2001.

[Signature]
Notary Public

My Commission Expires: 2-10-2004



STATE MS.-DESO TO CO. P
FILED

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